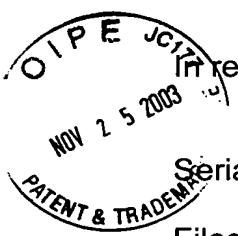


Docket No.: 3350-0019B-CNT  
File No. 1158.41319CC6  
Client No.: Boss-B CNT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



The Application of :  
GANESAN, et al. : Art Unit: TBD  
Serial No: 10/645,521 :  
Filed: August 22, 2003 :  
Examiner: TBD

For: AN ELECTRONIC BILL PRESENTMENT TECHNIQUE WITH ENHANCE BILLER CONTROL

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

November 25, 2003

Sir:

Transmitted herewith is a Response to Notice to File Missing Parts of Application in the above-identified application.

- No additional fee is required.  
 Also attached:

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

- [ ] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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Docket No. 3350-0019B-CNT  
File No. 1158.41319CC6  
Client No. Boss-B CNT

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**



Application of :  
GANESAN et al : Group Art Unit: TBD  
Serial No. 10/645,521 : Examiner: S. TBD  
Filed: August 22, 2003 :  
For: AN ELECTRONIC BILL PRESENTMENT TECHNIQUE WITH ENHANCED  
BILLER CONTROL

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

November 25, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

► Docket No. 3350-0019B-CNT  
File No. 1158.41319CC6  
Client No. Boss-B CNT

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41319CC6) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-0019B-CNT 1158.41319CC6	SERIAL NO. 10/645,521
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <small>(Use several sheets if necessary)</small>		APPLICANT GANESAN, et al.	
		FILING DATE August 22, 2003	GROUP

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	6,049,786	4-11-00	Smorodinsky			
AB	6,292,789	9-18-01	Schutzer			
AC						
AD						
AE						
AF						
AG						
AH						
AI						
AJ						
AK						
AL						

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

AU	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp., pgs. 312-356.
AV	
AW	
AX	
AY	
AZ	

Examiner	Date Considered